Due Date: August 15, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant:

George R. Hood

Examiner:

Andrew J. Rudy

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Filed: Title:

Docket: June 29, 2000

9010

DIRECT EXPENSE IMPLEMENTATION FOR FINANCIAL PROCESSING

Group Art Unit:

IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (703) 872-9306 on August 13, 2004.

Signature:

Certificate: Sirie McCleave Typed Name of Person Mailing this

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir.

In response to the Office Action dated April 15, 2004, please amend the above-identified application as follows.